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IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

JULIA PAXTON, on behalf of herself and the class members described below,	)	Case No. 1:12-cv-06499
Plaintiff,	)	Judge: Thomas M. Durkin
v.	)	Magistrate Judge: Mary M. Rowland
NATIONAL CREDIT ADJUSTERS, LLC,	)	
Defendant.	)	

FINAL APPROVAL ORDER AND JUDGMENT

This Court, upon a hearing held on July 7, 2016 of which notice was given in line with this Court's prior order preliminarily approving a proposed class settlement (Dkt #183), with counsel for Plaintiff Julia Paxton and counsel for Defendant National Credit Adjusters, LLC ("NCA") present, noting that the parties dispute the claims on the merits and concede no arguments in support of their positions but have, nevertheless, agreed to settle their claims, and now being fully advised –

(1) FINDS that the settlement classes – consisting of all individuals with Illinois addresses from whom Defendant (by itself or through an outside agency) sought to collect a loan made at more than 9% interest made by an entity which did not possess a bank charter and was not licensed by the Illinois Department of Financial and Professional Regulation where any communication occurred on or after August 16, 2011 (Class A) and all individuals with Illinois addresses from whom Defendant (by itself or through an outside agency) sought to collect a loan made at more than 9% interest made by an entity which did not possess a bank charter and was not licensed by the Illinois Department of Financial and

Professional Regulation where NCA collected more than the principal balance of the loan plus 9% interest where any communication occurred on or after August 16, 2007 (Class B)– satisfy all requirements for class certification set forth in Fed.R.Civ.P. 23(a) and 23(b)(3), and therefore may be certified as classes for settlement purposes;

(2) FINDS that the Plaintiff, Julia Paxton, has adequately represented the interests of class members, and therefore APPOINTS her as representative to the settlement class;

(3) FINDS that attorneys Edelman, Combs, Latturner & Goodwin, LLC have adequately represented the interests of class members, and therefore APPOINTS them as counsel to the settlement class;

(4) FINDS that the mailing of notice to class members was in line with the requirements of Fed.R.Civ.P. 23(c) and 23(e), of this Court's prior order, and of due process;

(5) FINDS that notice was given to the proper federal and state authorities under the Class Action Fairness Act (28 U.S.C. §1715) in a timely way, and thus that the question of final approval is now ripe for consideration;

(6) FINDS that zero class members requested exclusion, zero objected to the settlement, zero filed an appearance or personally appeared before the Court at the hearing;

(7) FINDS that the settlement provides fair, adequate and reasonable relief to class members;

(8) FINDS that First Class, Inc. is designated as the Settlement Administrator and is authorized to accept and disburse Class A and Class B Recovery[1] as directed by this Order and the Agreement,

(9) FINDS, upon review of the factors used to judge class action settlement agreements set forth in *Pearson v. NBTY, Inc.*, 772 F.3d 778 (7th Cir. 2014), *Redman v. RadioShack Corp.*, 768 F.3d 622 (7th Cir. 2014) and *Eubank v. Pella Corp.*, 753 F.3d 718 (7th Cir. 2014) and other cases, that the settlement warrants final approval; and therefore

(10) FINALLY APPROVES THE CLASS ACTION SETTLEMENT BETWEEN THE PARTIES IN THIS CASE, with the specific approval of

(A) the award of $4,500 to Julia Paxton,

(B) the award of $180,000 to class counsel as attorneys' fees and costs;

(C) the award of $20,000 to be divided on a *pro rata* basis to Class A Claimants (there are 607 Class A Claimants)[2],

(D) the award of $150,000 to be distributed to Class B Claimants in accordance with their Percentage of Class B Recovery as defined in ¶9a of the Agreement (there are 620 Class B Claimants)[3],

(E) the distribution of any Class A or Class B Recovery that remains uncashed 90 days after issuance to Travelers to offset its administration costs and if there are any funds remaining after payment of administration costs distribution of uncashed funds as a *cy pres* recovery to CARPLS, and

(F) the release found in the Class Settlement Agreement, *See* Dkt # 178, Appendix A, ¶12.

The litigation is now DISMISSED WITH PREJUDICE pursuant to the settlement, as to plaintiff and all class members. The Clerk is directed to terminate the action.

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[1] NCA has reported that some class members will receive checks over $600.

[2] The Court approves late claim forms that were received after the date post-marked on the notice but before the July 7, 2016 fairness hearing. The Court specifically approves 13 late claim forms for Class A.

[3] The Court approves 17 late claim forms for Class B.

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SO ORDERED on 7/11/16.

FOR THE COURT: ______________________________

Judge Thomas Durkin
United States District Court Judge
Northern District of Illinois